

**Information to identify the case:**

Debtor 1	<u>Janette C. Knauer</u>	Social Security number or ITIN	xxx-xx-3235
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court District of New Jersey			
Case number:	18-34194-JNP		

**Order of Discharge**

12/18

**IT IS ORDERED:** A discharge under 11 U.S.C. § 1328(a) is granted to:

Janette C. Knauer  
aka Ja'nette C. Knauer

6/7/23

**By the court:** Jerrold N. Poslusny Jr.  
United States Bankruptcy Judge

**Explanation of Bankruptcy Discharge in a Chapter 13 Case**

This order does not close or dismiss the case.

**Creditors cannot collect discharged debts**

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

**Most debts are discharged**

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

**Some debts are not discharged**

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

**For more information, see page 2>**

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
  - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
  - ◆ some debts which the debtors did not properly list;
  - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
  - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
  - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
  - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

**This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.**

In re:  
Janette C. Knauer  
Debtor

Case No. 18-34194-JNP  
Chapter 13

## CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin

Page 1 of 3

Date Rcvd: Jun 07, 2023

Form ID: 3180W

Total Noticed: 24

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.
##	Addresses marked '##' were identified by the USPS National Change of Address system as undeliverable. Notices will no longer be delivered by the USPS to these addresses; therefore, they have been bypassed. The debtor's attorney or pro se debtor was advised that the specified notice was undeliverable.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 09, 2023:**

Recip ID	Recipient Name and Address
db	+ Janette C. Knauer, 987 Boundary Road, Wenonah, NJ 08090-1520
517913375	Drive New Jersey Insurance Company, PO Box 89490, Cleveland, OH 44101-6490
517913383	South Jersey Gas Company, Customer Care Center, PO Box 577, Hammonton, NJ 08037-0577

TOTAL: 3

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Jun 07 2023 20:51:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpreion03.ne.ecf@usdoj.gov	Jun 07 2023 20:51:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
517913368	EDI: CINGMIDLAND.COM	Jun 08 2023 00:37:00	AT&T Mobility, 15901 E Skelly Dr, Tulsa, OK 74116-2809
517913367	Email/Text: EBNProcessing@afni.com	Jun 07 2023 20:51:00	Afni, Inc., PO Box 3427, Bloomington, IL 61702-3427
518036914	Email/Text: mtgbk@shellpointmtg.com	Jun 07 2023 20:51:00	Bank of New York as Trustee for CWABS 2006-SD1, c/o NewRez LLC dba Shellpoint Mtg Svc, PO Box 10826, Greenville, SC 29603-0826
517913369	EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Cabela's Club Visa, PO Box 82519, Lincoln, NE 68501-2519
517913370	EDI: CAPITALONE.COM	Jun 08 2023 00:37:00	Capital One, PO Box 30285, Salt Lake City, UT 84130-0285
517913371	+ EDI: COMCASTCBLCENT	Jun 08 2023 00:37:00	Comcast, 1 Comcast Ctr, Philadelphia, PA 19103-2899
517913372	Email/PDF: creditonebknotifications@resurgent.com	Jun 07 2023 21:09:08	CreditOne Bank, PO Box 98873, Las Vegas, NV 89193-8873
517913373	+ Email/Text: dtmua-am@deptford-nj.org	Jun 07 2023 20:51:00	Deptford Township MUA, 898 Cattell Road, Wenonah, NJ 08090-1521
517913374	EDI: DISH	Jun 08 2023 00:37:00	Dish Network, PO Box 7203, Pasadena, CA 91109-7303
517913376	+ EDI: CITICORP.COM	Jun 08 2023 00:37:00	Home Depot Credit Services, PO Box 790328, Saint Louis, MO 63179-0328
518025214	Email/PDF: resurgentbknotifications@resurgent.com	Jun 07 2023 20:58:54	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587

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Page 2 of 3

Date Rcvd: Jun 07, 2023

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517913378	Email/Text: Mercury@ebn.phinsolutions.com	Jun 07 2023 20:50:00	Mercury Card Services, PO Box 84064, Columbus, GA 31908-4064
518034451	EDI: PRA.COM	Jun 08 2023 00:37:00	Portfolio Recovery Associates, LLC, c/o The Home Depot Consumer, POB 41067, Norfolk VA 23541
517913380	+ Email/Text: bankruptcy@pseg.com	Jun 07 2023 20:50:00	PSE&G, ATTN: Bankruptcy Dept, PO Box 490, Cranford, NJ 07016-0490
517913379	+ Email/Text: Triage_Bankruptcy_Notices@progressive.com	Jun 07 2023 20:51:00	Progressive Insurance Company, 6300 Wilson Mills Rd, Cleveland, OH 44143-2182
517913381	^ MEBN	Jun 07 2023 20:45:37	Receivable Management Services, LLC, 240 Emery Street, Bethlehem, PA 18015-1980
517913382	Email/Text: mtgbk@shellpointmtg.com	Jun 07 2023 20:51:00	Shellpoint Mortgage Servicing, PO Box 10826, Greenville, SC 29603-0826
517913384	Email/Text: bankruptcy@bbandt.com	Jun 07 2023 20:51:00	Sun Trust Bank, 1001 Semmes Avenue, PO Box 27172, Richmond, VA 23261-7172
517989883	+ Email/Text: bankruptcy@bbandt.com	Jun 07 2023 20:51:00	SunTrust Bank, Attn: Support Services, P.O. Box 85092, Richmond, VA 23286-0001

TOTAL: 21

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517913377	##+	KML Law Group, PC, 216 Haddon Ave Ste 406, Collingswood, NJ 08108-2812

TOTAL: 0 Undeliverable, 0 Duplicate, 1 Out of date forwarding address

## NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 09, 2023

Signature: /s/Gustava Winters

## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 7, 2023 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) dcarlon@kmlawgroup.com bkgroup@kmlawgroup.com
Harold N. Kaplan	on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) hkaplan@rasnj.com kimwilson@raslg.com
Isabel C. Balboa	on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com summarymail@standingtrustee.com
Isabel C. Balboa	ecfmail@standingtrustee.com summarymail@standingtrustee.com

District/off: 0312-1

User: admin

Page 3 of 3

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Rebecca Ann Solarz

on behalf of Creditor BAC BANK OF NY (CWABS 2006-SD1) rsolarz@kmlawgroup.com

Rex J. Roldan

on behalf of Debtor Janette C. Knauer roldanlaw@comcast.net roldanlaw1@gmail.com

U.S. Trustee

USTPRegion03.NE.ECF@usdoj.gov

TOTAL: 7